

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

12/26/12 10:37:58
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on June 10, 2003, Tammy Griffith, executed a deed of trust to Amy Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 1759 at Page 447 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Countrywide Home Loans Servicing, LP by instrument dated April 16, 2009, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,022 at Page 127; and

WHEREAS, the aforesaid, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated August 17, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,502 at Page 322; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Bank of America, N.A., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

1-22-13

Land situated in DeSoto County, Mississippi to wit:

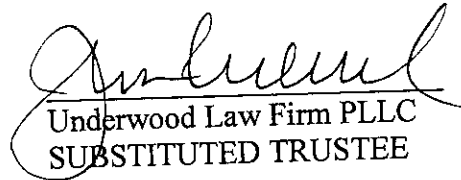
Lot 139, Lakeside Village, Phase 3, Blue Lake Springs, situated in Section 32, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 54, Pages 19-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to grantor, Stan Rojeski, herein by Warranty Deed, dated November 19, 1996, filed for record November 19, 1996, at Book 309 Page 82, in the Chancery Clerk's office of DeSoto County, Mississippi.

Also being the same property conveyed to grantor, Tammy Griffith, herein by Quitclaim Deed, dated May 7, 2002, filed for record August 16, 2003, at Book 426 Page 292, in the Chancery Clerk's office of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 19th day of December, 2012.



Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #12020199

PUBLISH: 12/27/2012, 01/03/2013, 01/10/2013, 01/17/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

12/26/12 10:38:45
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on April 2, 2003, H (Henry) Edward (E.) Burks and wife Thresia (L.) Burks, executed a deed of trust to J. Patrick Caldwell, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1693 at Page 705 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated November 28, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,545 at Page 724; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

5.01 acre tract as part of the McIngvale-Gartrell tract located in part of Section 1, Township 2 South, Range 9 West, DeSoto County, Mississippi, beginning at the Southwest Corner of Section 1, Township 2 South, Range 9 West, thence North along the centerline of Poplar Corner Road a distance of 1374.65 feet to a point; thence North 1 degree 21 minutes West along said road a distance of 240.0 feet the Northwest Corner of Lot 9 and the Point of Beginning of the following lot:

1-22-13

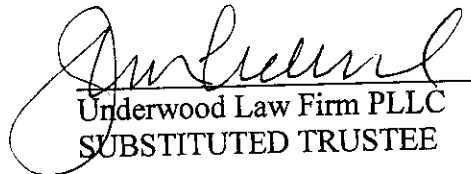
Thence North 1 degree 21 minutes West along said centerline a distance of 240.0 feet to the Southwest Corner of Lot 11; thence North 88 degrees 02 minutes East along the South line of Lot 11 a distance of 962.0 feet to the Southeast Corner of Lot 11; thence South 1 degree 21 minutes East a distance of 240.0 feet to the Northeast Corner of Lot 9; thence South 88 degrees 02 minutes West along the North line of Lot 9 a distance of 962.0 feet to the Point of Beginning containing 5.30 acres, less 0.29 acres for right of way leaving a net acreage of 5.01 acres, more or less. All bearings are magnetic. Being situated in the Southwest Quarter of said Section.

Less and Except: Appx. 0.07 acres as described in Right of Way Deed to DeSoto County, Mississippi, recorded August 23, 2006 in Book 537 at Page 499, in the Office of the aforesaid Chancery Clerk.

Parcel ID #: 2091-0100-00015.17

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 19th day of December, 2012.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #12111767

PUBLISH: 12/27/2012, 01/03/2013, 01/10/2013, 01/17/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

12/26/12 10:39:23
DESOTO COUNTY, MS
W.E. DAVIS, CH. CLERK

WHEREAS, on May 24, 2010, John F. Hudson and wife, Patricia O. Hudson, executed a deed of trust to J. Patrick Caldwell, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 3,172 at Page 332 and corrected and re-recorded in Book 3,175 at Page 112 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated November 28, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,545 at Page 658; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Part of the Northeast Quarter of Section 33, Township 3 South, Range 8 West, DeSoto County, Mississippi and being more particularly described as follows, to wit:

Commencing a Northeast Corner of said Quarter Section (N- 1923452.68, E- 2383986.77); thence run South 89 degrees 54 minutes 24 seconds West a distance

1-22-13

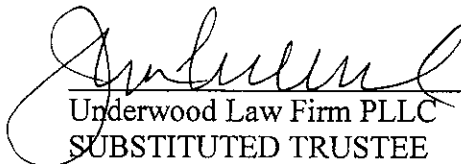
of 800.99 feet along the North line of said Quarter Section to the Point of Beginning; thence continue South 89 degrees 54 minutes 24 seconds West a distance of 72.48 feet along said North Quarter Section Line to a point; thence run South 00 degrees 16 minutes 33 seconds West a distance of 88.52 feet to a half-inch steel bar; thence run South 39 degrees 17 minutes 55 seconds West a distance of 288.68 feet to a corner fence post; thence run South 01 degrees 12 minutes 11 seconds West a distance of 216.07 feet to a half-inch steel bar; thence run due East a distance of 210.00 feet to a half inch steel bar; thence run North 04 degrees 42 minutes 02 seconds East a distance of 618.64 feet to the Point of Beginning and containing 2.06 acres, more or less. Bearings and coordinates shown are based on Mississippi State Plane Coordinates, West Zone (NAD 83). The above description was written from a plat of survey by Danny S. Rutherford, P.E.L.S. dated August 22, 2005.

Property Address: 3225 Clifton Rd. Hernando, MS 38632

Tax ID# 30883300000002.00

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 19th day of December, 2012.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #12111807

PUBLISH: 12/27/2012, 01/03/2013, 01/10/2013, 01/17/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

12/26/12 10:40:21
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on November 28, 2007, Ronnie Lambert and Connie Lambert, husband and wife, executed a deed of trust to Michael Lyon, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,830 at Page 671 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP by instrument dated October 31, 2011, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,364 at Page 303; and

WHEREAS, the aforesaid, Bank of America, N.A., sbm to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated November 28, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,550 at Page 503; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Bank of America, N.A., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of

1-22-13

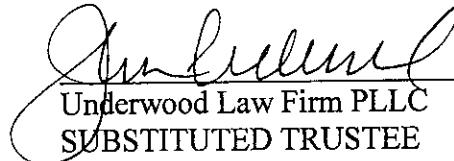
Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 202, Phase 1, Section F, The Plantation Subdivision, situated in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 43, Page 34 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Commonly known as: 9650 Plantation Road, Olive Branch, MS 38654
Tax ID Number: 10652205-202

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 19th day of December, 2012.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #12111771

PUBLISH: 12/27/2012, 01/03/2013, 01/10/2013, 01/17/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

12/26/12 10:41:08
DESOTO COUNTY, MS
W.E. DAVIS, CH. CLERK

WHEREAS, on October 3, 2001, James S. Spencer and wife Sharon E. Spencer, executed a deed of trust to T. Harris Collier, III, Trustee for the benefit of Trustmark National Bank, which deed of trust is recorded in Deed of Trust Book 1391 at Page 458 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, Trustmark National Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 17, 2011 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,358 at Page 748; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Trustmark National Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

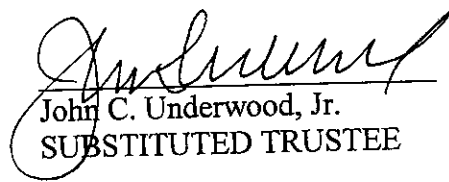
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 2038, Section "F", DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 13, Pages 1-5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 19th day of December, 2012.

1-22-13


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11101198

PUBLISH: 12/27/2012, 01/03/2013, 01/10/2013, 01/17/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

12/26/12 10:41:53
DESDTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on September 30, 2005, Chevelle Latrese Newby, a single woman, executed a deed of trust to Gary L. Jewel, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,322 at Page 62, perfected by Notary Affidavit recorded in Book 3,530 at Page 466 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Mellon Trust Company, National Association, fka The Bank of New York Trust Company, N.A., successor Trustee to JPMorgan Chase Bank N.A., as Trustee for RAMP 2005-SP3 by instrument dated January 21, 2009, and recorded in the Office of the aforesaid Chancery Clerk in Book 2,986 at Page 35; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Mellon Trust Company, National Association, fka The Bank of New York Trust Company, N.A., successor to JPMorgan Chase Bank N.A., as Trustee for RAAC 2005-SP3 by instrument dated September 28, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,515 at Page 223; and

WHEREAS, the aforesaid, The Bank of New York Mellon Trust Company, National Association, fka The Bank of New York Trust Company, N.A., successor to JPMorgan Chase Bank N.A., as Trustee for RAAC 2005-SP3, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated October 1, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,549 at Page 34; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, The Bank of New York Mellon Trust Company, National Association, fka The Bank of New York Trust Company,

1-22-13

N.A., successor to JPMorgan Chase Bank N.A., as Trustee for RAAC 2005-SP3, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 112, Section B, Belmor Lakes Subdivision, located in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi as shown on plat of record in Plat Book 80, Page 30, in the Office of the Chancery Clerk of DeSoto County, Mississippi to which plat reference is hereby made for a more particular description of said property.

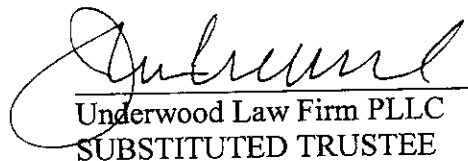
This being the same property conveyed to the grantors by a deed recorded at Book 467, Page 510, Chancery Clerk Office of DeSoto County, Mississippi.

Parcel Number: 2065-1605-00112

Property commonly known as: 8320 Whites Crossing, Olive Branch, MS 38654

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 19th day of December, 2012.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #12061054

PUBLISH: 12/27/2012, 01/03/2013, 01/10/2013, 01/17/2013

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 13th day of September, 2006 and acknowledged on the 13th day of September, 2006, John F Bubnick and Cristy D Bubnick, husband and wife, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2570 at Page 67; and

WHEREAS, on the 23rd day of April, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, Its Successors and Assigns, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3430 at Page 613; and

WHEREAS, on the 23rd day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3474 at Page 92;and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 323, Section B, Eastover Subdivision, in Section 29, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 12, Pages 36-38, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

ASH/F12-1525

PUBLISH: 1.1.13/1.8.13/1.15.13

1-22-13

Substitute Trustee's Notice of Sale

1/02/13 12:44:08
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 24th day of July, 2007, and acknowledged on the 24th day of July, 2007, David Flagg and Sumi Flagg, Husband and Wife, executed and delivered a certain Deed of Trust unto Same McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2764 at Page 111; and

WHEREAS, on the 1st day of September, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3210 at Page 14; and

WHEREAS, the deed of trust appearing in Book 1786 at Page 234 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in Book 2764 at Page 111 by subordination agreement appearing in the same land records in DK T Book 3370 at Page 229; and

WHEREAS, on the 7th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 124; and

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by Order recorded in Desoto County Chancery Clerk's land records in DK W Book 671 at Page 69 and also recorded in DK T Book 3376 at Page 263 that the legal description of that deed of trust executed by David and Sumi Flagg appearing in the DeSoto County Chancery Clerk's land records in Book 2764 Page 111 and assignment thereof appearing in the aforesaid land records in book 3210 Page 14 shall be reformed to read: Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi.

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

/F12-0121

PUBLISH: 1-1-13/ 1-8-13/ 1-15-13

1-22-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 18th day of March, 2005 and acknowledged on the 18th day of March, 2005, Richard A. Bodnar and wife, Cynthia G. Bodnar, executed and delivered a certain Deed of Trust unto Jim B. Tohill, Trustee for Ameriquest Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2184 at Page 194; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York Mellon, fka The Bank of New York as Successor in Interest to JP Morgan Chase Bank NA as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2005-5, Mortgage Pass-Through Certificates, Series 2005-5 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3552 at Page 320

WHEREAS, on the 9th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3552 at Page 322; and


WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 593, Section N, Magnolia Estates, Subdivision, located in Section 35, Township 1 South, Range 6 West. DeSoto County, Mississippi Plat Book 52, Page 43-44, in the Register's Office for DeSoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Richard A. Bodnar and Wife, Cynthia G. Bodnar by deed from Richard A. Bodnar and wife, Cynthia G. Bodnar filed for record in Book 323, Page 330, Register's Office for DeSoto County Mississippi, dated 10-10-97.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

/F11-1360

PUBLISH: 1-1-13/ 1-8-13/ 1-15-13

1-22-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 5th day of July, 2005 and acknowledged on the 5th day of July, 2005, Jennifer L. Bobo and Chad A. Bobo, wife and husband, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for 1st Trust Bank for Savings Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2254 at Page 1; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to CitiMortgage, Inc. by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3509 at Page 452; and

WHEREAS, on the 13th day of December, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3555 at Page 96; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 74, Section B, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 62, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

/F12-2129

PUBLISH: 1-1-13/ 1-8-13/ 1-15-13

1-22-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 20th day of March, 2007, and acknowledged on the 20th day of March, 2007, Robert LeBlanc, and wife Teresa R. LeBlanc, executed and delivered a certain Deed of Trust unto Trste, Inc., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2696 at Page 1; and

WHEREAS, on the 7th day of August, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3484 at Page 441; and

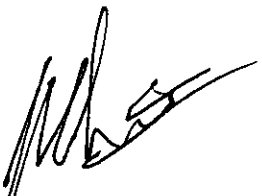
WHEREAS, on the 7th day of December, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3552 at Page 332; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 4, The Park at Pigeon Roost Subdivision, in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown on Plat of record in Plat Book 77, Pages 14 and 15 in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

tdp/F12-2585

PUBLISH: 1.1.13/1.8.13/1.15.13

1-22-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 28th day of August, 2006 and acknowledged on the 28th day of August, 2006, Aaron R Southern aka Aaron Southern and Jennifer E Southern, Husband and wife, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for 1st Trust Bank for Savings, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,556 at Page 529; and

WHEREAS, on the 28th day of August, 2006, 1st Trust Bank For Savings, assigned said Deed of Trust unto Citimortgage Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2608 at Page 278 and rerecorded in Book 2623 at Page 473; and

WHEREAS, on the 7th day of December, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3553 at Page 206; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 44, Section A, King's View Lakes Subdivision, situated in Section 31, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 67, Page 8 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

/F12-2710

PUBLISH: 1-1-13/1-8-13/1-15-13

1-22-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 26th day of November, 2001 and acknowledged on the 26th day of November, 2001, Robert Jason Harris and wife, Melissa Gail Harris, as tenants by the entirety with full rights of survivorship and not as tenants in common, executed and delivered a certain Deed of Trust unto Jeffery Wagner, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1433 at Page 0096; and

WHEREAS, on the 30th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3548 at Page 668; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:


Real property lying and being situated in DeSoto County, Mississippi, and being more particularly described as follows:

A 2.50 acre lot in part of the Northwest quarter of Section 15, Township 4 South, Range 8 West, DeSoto County, Mississippi, beginning at the Northwest corner of Section 15, Township 4 South, Range 8 West; thence South along the West line of said Section 660.0 feet to the point of beginning of the following lot; thence South 88 degrees 26 minutes 10 seconds East 330.0 feet to a point; thence South 00 degrees 31 minutes 20 seconds West 330.0 feet to a point; thence North 88 degrees 26 minutes 10 seconds West 330.0 feet to a point in the West line of said Section; thence North 00 degrees 31 minutes 20 seconds East 330.0 feet to the point of beginning, and containing 2.50 acres, more or less. All bearings are true North. This lot is subject to any rights of ways for Tulane Road along the west line.

Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

amr/F12-1537

PUBLISH: January 1, 2013 / January 8, 2013 / January 15, 2013

1-22-13

Substitute Trustee's Notice of Sale

1/02/13 12:41:34
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 31st day of May, 2006 and acknowledged on the 31st day of May, 2006, Henry E. Williams and Wife, Cheryl Williams, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Attorney, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2487 at Page 173; and

WHEREAS, on the 27th day of November, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Bank of New York Mellon fka The Bank of New York, as Trustee for the Benefit of the Certificateholders of the CWABS Inc., Asset-backed Certificates, Series 2006-7, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3547 at Page 448; and

WHEREAS, on the 29th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3547 at Page 449; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 163, Section C, Ansley Park Subdivision, located in Section 21, Township 1 South, Range 7 West, Desoto County, Mississippi, as recorded in Plat Book 92, Pages 27-28 in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of December, 2012.



John C Morris IV
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

ASH/F11-0273

PUBLISH: 1.1.13/1.8.13/1.15.13

1-22-13

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 14, 2007, Brooks L. Noel, executed a deed of trust to Barbara Zirilli, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,821 at Page 520 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated September 17, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,505 at Page 775; and

WHEREAS, the aforesaid, GMAC Mortgage, LLC, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated October 12, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,524 at Page 469; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, GMAC Mortgage, LLC, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

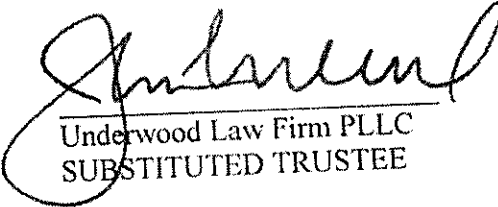
NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 22nd day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

1-22-13

Lot 3113, Section O, Southaven West Subdivision, situated in Section 23 and 26, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 5, Page 12 in the Chancery Clerk's office of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 28th day of December, 2012.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #12091602

PUBLISH: 01/01/2013, 01/08/2013, 01/15/2013

TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 21, 2012, Billy Edmond Reynolds and wife, Tina Carol Reynolds executed a Land Deed of Trust to Robert L. Woods and H. H. Hawks, Beneficiaries, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, at Hernando, Mississippi, in Trust Deed Book 3,466 at Page 232; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, Robert L. Woods and H. H. Hawks, having requested the undersigned so to do, I will, therefore, on the 22nd day of January, 2013, offer for sale at public outcry and sell during legal hours, between 11:00 o'clock A.M. and 4:00 o'clock P.M., at the main door located on the east side of the DeSoto County Courthouse as located in the City of Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, HONEY RIDGE, SECTION "A", in Section 35; Township 3 South; Range 6 West; DeSoto County, Mississippi as per plat thereof of record in Plat Book 61, at pages 8-15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Trustee.

WITNESS MY SIGNATURE, this the 28th day of December 2012.


KENNETH E. STOCKTON, TRUSTEE
449 West Commerce Street
Hernando, MS 38632
662-429-3469

1-22-13